

Amendments to the Specification:

Please replace the paragraph starting from the fifth (5th) line from the bottom of page 10 with the following amended paragraph:

After validating the SIC code 108, the RFQ process 102 accepts the quote information 110 and stores it in a general database 310 (not shown) of the ARDIS module 300. The quote information 110 includes group information, group industry code, quote-effective date, estimated proposed lives, prior carrier, and other standard industry information. The RFQ process 102 then accepts distributor information 112. In step 114, the RFQ process 102 validates distributor information 112 with the distributor database 308 and retrieves information regarding the region information 116, sales information 120 and marketing information 124 from the general database ~~110~~ 310 or the sales representative 16. The information is validated in steps 118, 122 and 126, and the information regarding the parties to whom the proposal is to be distributed is entered in step 128. The QE module 100 stores the entered information (i.e., the entered information regarding the parties to whom the proposal is to be distributed) into the quote database 302 and the employer database 304.

Please replace the paragraph starting on line 7 of page 11 with the following amended paragraph:

Figures 3A and 3B illustrate the detail data flow of an example of the coverage maintenance process 130 for the QE module 100. The method 10 may be used for a variety of different coverages, and the examples given are not intended to show the scope of the utility of the method 10, but are only exemplary. The coverage maintenance process 130 accepts coverage information 132 and plan information 134 from the sales representative 16 and prompts the user

enter appropriate additional information. In step 135, the coverage maintenance process 130 determines if the entered coverage is 'LIFE'; if so, the program logic then allows the user to enter the dependents information 136. The coverage maintenance process 130 determines if the entered coverage is 'DENTAL' or 'Voluntary DENTAL' in step 138; and, if so, in step 139, it then checks whether the census has been entered. If the census has not been entered, the process 130 allows the user to enter the census summary 140. Once the plan information 134 has been entered, then it allows the user to enter class information 142. For 'LIFE' and 'Voluntary LIFE' coverages, as determined in step 143, the coverage maintenance process 130 allows the user to alter coverage amounts 144. Once the coverage information 132, plan information 134 and class information 142 have been entered and validated, the coverage maintenance process 130 stores all the data in the coverage, rating and benefit tables of the general ~~databases~~ database 310.